

In re:
Ann Krueger-Ruff
Duane F. Ruff
Debtors

Case No. 21-10287-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 14, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	Ann Krueger-Ruff, Duane F. Ruff, 5776 Keith Lane, Emmaus, PA 18049-5047

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association As Trustee Et Al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JILL MANUEL-COUGHILIN	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
KEVIN K. KERCHER	on behalf of Debtor Ann Krueger-Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Joint Debtor Duane F. Ruff kevinkk@kercherlaw.com kevin@kercherlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2007-HSBC1 Mortgage Pass-Through Certificates, Series 2007- HSBC1 bkgroup@kmlawgroup.com
SARAH K. MCCAFFERY	

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on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirn.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
:
ANN KRUEGER-RUFF and : CHAPTER 13
DUANE F. RUFF, :
:
Debtors : BKRTCY. NO. 21-10287 pmm

ORDER AUTHORIZING DEBTOR ANN KRUEGER-RUFF TO SELL REAL ESTATE AND
AUTHORIZING PAYMENT OF REAL ESTATE COMMISSIONS ASSOCIATED WITH SALE

AND NOW, upon consideration of the Debtors' Motion to Sell Real Property pursuant to Section 363 (hereinafter "the Motion"), and for Approval of Commissions Associated With Sale,

ORDERED AND DECREED, that the Debtors' Motion to Sell Property upon the terms set forth therein which are incorporated by reference is **APPROVED AND GRANTED**; and

THE COURT FINDS that the proposed purchase price is fair and reasonable under the circumstances, and that such sale is proposed in good faith, and in accordance with those standards as are set forth in *In re Abbotts Dairies, Inc.*; and

IT IS FURTHER **ORDERED** that Debtor Ann Krueger-Ruff is authorized to sell her real property known as 700 Farmington Avenue, #57, Pottstown, PA, to Linda Nesbitt for the sum of \$168,000, pursuant to the terms of a certain Agreement of Sale attached to the Motion to Sell. All valid, perfected, allowed secured claims and/or liens shall attach to the proceeds of sale and shall be paid at closing as shall normal and customary closing costs and unpaid current real estate taxes, along with those other charges as are contained in the Motion, which is incorporated herein. Specifically, the mortgage of

SLS/Deutsche Bank (at approximately \$140,000 but subject to a correct payoff at closing) is to be paid in full at closing.

Debtor and the closing agent are authorized and directed to pay the proceeds of the sale (after payment of closing costs, current real estate tax pro-rations and the realtor's commissions) to Deutsche Bank in full satisfaction of its lien against the Debtor's real estate.

Debtor and the closing agent are authorized to pay over to Summit Mews Condominium Association the sum of \$3,825.00 in full payment of condo/HOA fees due to Summit.

IT IS FURTHER **ORDERED** that real estate commissions associated with this sale and totaling \$8,400.00 be and hereby are **APPROVED** and authorized to be paid at closing.

IT IS FURTHER ORDERED that the closing agent is authorized and directed to pay the balance after payment of all lien charges and closing costs to Debtor Ann Krueger-Ruff in satisfaction of her exemption claim, UP TO the amount of \$10,000.

The balance, if any, shall be paid over to the Chapter 13 Trustee for the benefit of general, unsecured creditors.

Debtor shall forward a true copy of the HUD-1 Settlement Sheet from the closing on this sale to the Chapter 13 Trustee within ten (10) days of the date of closing.

Date: October 14, 2021

BY THE COURT:



PATRICIA M. MAYER
UNITED STATES BANKRUPTCY JUDGE